Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-12989-elf Darcell A. Kennedy Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3 Total Noticed: 28 Date Rcvd: Nov 30, 2022 Form ID: 309I

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2022:

Recip ID	Recipient Name and Address	
db	Darcell A. Kennedy, 3824 Salina Road, Philadelphia, PA 19154-2719	
14734042 +	Dovenmuehle/Annie Mac, 1 Corporate Drive, Lake Zurich, IL 60047-8944	
14734052 +	PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806	

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dmo160west@gmail.com	Nov 30 2022 23:55:00	DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
tr	+ Email/Text: bncnotice@ph13trustee.com	Nov 30 2022 23:56:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Nov 30 2022 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 01 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Nov 30 2022 23:56:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14734035	+ EDI: CAPITALONE.COM	Dec 01 2022 05:03:00	Cap1/wmt, Po Box 31293, Salt Lake City, UT 84131-0293
14734036	+ EDI: CAPITALONE.COM	Dec 01 2022 05:03:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14734039	+ EDI: CITICORP.COM	Dec 01 2022 05:03:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14734040	+ EDI: WFNNB.COM	Dec 01 2022 05:03:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14734041	+ EDI: DISCOVER.COM	Dec 01 2022 05:03:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
14734043	+ EDI: BLUESTEM	Dec 01 2022 05:03:00	Fetti Fingerhut/webban, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
14734044	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 30 2022 23:56:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14735974	Email/PDF: resurgentbknotifications@resurgent.com	Dec 01 2022 00:00:05	LVNV Funding, LLC, Resurgent Capital Services,

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			PO Box 10587, Greenville, SC 29603-0587
14734045	Email/PDF: resurgentbknotifications@resurgent.com	Dec 01 2022 00:00:00	Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
14734046	+ EDI: CITICORP.COM	Dec 01 2022 05:03:00	Macys/cbna, 9111 Duke Blvd, Mason, OH 45040-8999
14734047	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 30 2022 23:56:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14734048	+ Email/Text: bnc@nordstrom.com	Nov 30 2022 23:56:59	Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
14734049	EDI: AGFINANCE.COM	Dec 01 2022 05:03:00	One Main, PO Box 740594, Cincinnati, OH 45274-0594
14734050	+ EDI: AGFINANCE.COM	Dec 01 2022 05:03:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14734051	Email/Text: bankruptcies@penncredit.com	Nov 30 2022 23:56:00	Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14734053	Email/Text: enotifications@santanderconsumerusa.com	Nov 30 2022 23:56:00	Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633
14734054	+ EDI: RMSC.COM	Dec 01 2022 05:03:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14734055	+ EDI: WTRRNBANK.COM	Dec 01 2022 05:03:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14734056	+ EDI: CITICORP.COM	Dec 01 2022 05:03:00	Thd/cbna, Po Box 6497, Sioux Falls, SD
14734057	+ EDI: BLUESTEM	Dec 01 2022 05:03:00	57117-6497 Webbank/fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14734038	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14734037	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

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below:

Name Email Address

CHARLES GRIFFIN WOHLRAB

on behalf of Creditor The Bank of New York Mellon F/K/A The bank of New York cwohlrab@raslg.com

DAVID M. OFFEN

on behalf of Debtor Darcell A. Kennedy dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor American Neighborhood Mortgage Acceptance Company LLC mfarrington@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:				
Debtor 1:	Darcell A. Kennedy	Social Security number or ITIN: xxx-xx-3639	xx-xx-3639	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 11/7/22		
Case number:	22-12989-elf			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Darcell A. Kennedy	
2.	All other names used in the last 8 years		
3.	Address	3824 Salina Road Philadelphia, PA 19154–2719	
		DAVID M. OFFEN	Contact phone (215) 625-9600
4. De	Debtor's attorney lame and address	The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Email: dmo160west@gmail.com
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215–627–1377
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com
6.	You may inspect all records filed in S	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408–2800
			Date: 11/30/22

For more information, see page 2

Debtor Darcell A. Kennedy Case number 22–12989–elf

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/19/23
receive these documents and any required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/16/23
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/8/23
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrendiright to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$600.00 The hearing on confirmation will be held on: 2/21/23 at 10:00 AM, Location: Courtroom #1, 900 Market Street,	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in tl you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I